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### **SPAM BANKING E-MAILS RECEIVED BY ND CONSUMERS**

BISMARCK – Attorney General Wayne Stenehjem is concerned about a recent rash of e-mail scams circulating across the state, and cautioned consumers to be alert for the latest version of the high-tech scam.

This e-mail, supposedly from US Bank, is another attempt to obtain a consumer's financial account information. Known as "phishing," the scam is designed to trick consumers into disclosing their credit card numbers, bank account information, Social Security numbers, passwords, and other personal information.

"Any unsolicited e-mail asking a customer to provide, confirm, or verify account and financial information is a scam," warned Stenehjem. "Financial institutions and other businesses simply do not send out emails to their customers asking for information the company already has."

Although the cyber criminals used US Bank for this e-mail, in recent months several other well-known national banks, credit card and companies have been the subject of the scam. The e-mails often contain "fraud alerts" claiming that the company is updating its security system, and state the account will be closed or suspended if the consumer does not respond.

"There have been dozens of variations of the messages, but they all have the same purpose - to steal the consumer's financial and personal information," said Stenehjem. "If you respond to these e-mails, you are simply giving your financial information to a thief."

The e-mail includes a link to an official looking form, set up by the scam artist to dupe people into thinking they are on the Bank's secure website. Any information entered by the consumer is, of course sent directly to the scammer. Once a scammer has that information, he can clean out the account and even open new charge accounts.

The Consumer Protection Division advises consumers not to respond to any e-mail requesting personal or financial information, even if the consumer has an existing account with that company. Instead, the consumer should call the customer service number listed on the credit card or account statement.

- If you have replied to this e-mail or a similar version, contact the company immediately by telephone. US Bank has information on its website at [www.usbank.com](http://www.usbank.com)
- For additional information regarding this scam, or consumer information about identity theft, contact the Consumer Protection Division at 1-800-472-2600, or the Federal Trade Commission's identity theft website at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).

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